

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Duy Quan
Debtor

Case No. 16-11889-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: pdf900Page 1 of 1
Total Noticed: 5

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db +Duy Quan, 142 Sparks Street, Philadelphia, PA 19120-1945
cr +Wilmington Savings Fund Society, FSB, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: bankruptcy@phila.gov Apr 21 2017 17:05:44 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2017 17:05:11 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 21 2017 17:05:33 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor MTGLQ Investors, LP bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com

MARIO J. HANYON on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmllawgroup.com

MICHAEL A. CATALDO2 on behalf of Debtor Duy Quan ecf@ccpclaw.com, igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Duy Quan ecf@ccpolaw.com, igotnotices@ccpclaw.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com

THOMAS I. PULEO on behalf of Creditor MTGLQ Investors, LP tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD MILLER on behalf of Creditor Wilmington Savings Fund Society, FSB
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11

William E. Miller, Esq.
Stern & Eisenberg, PC
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
Telephone: (215) 572-8111
Facsimile: (215) 572-5025

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA
(PHILADELPHIA)**

In Re: Duy Quan Debtor ----- Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT Movant v. Duy Quan Debtor Frederick L. Reigle Chapter 13 Trustee, Respondent	Chapter 13 Case Number: 16-11889-sr
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ORDER GRANTING MOTION TO APPROVE LOAN MODIFICATION

The relief set forth on the following pages is hereby ***ORDERED***.

Upon consideration of the proposed loan modification between Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT and Debtor, it is hereby ORDERED that:

1. The proposed loan modification attached to the Motion for Approval of Loan Modification as Exhibit "A" provides that:
 - a. The change in monthly mortgage payment is effective with the October 1, 2016 monthly payment.
 - b. The terms of the modification can be summarized as follows:

Unpaid principal balance	\$85,218.47
Interest Bearing Principal Balance	\$71,300.00
Modification Interest Rate	5.00%
Modification Principal & Interest Payment	\$343.81
Monthly Escrow Payment	\$112.93 *escrow amount may change from time to time in accordance with the terms of the loan modification*
Modification Effective Date	10/01/2016
First Modification Payment Date	11/01/2016
 - c. The new maturity date will be October 1, 2046.
 - d. The new principal balance of the loan will be \$85,218.47, of which \$71,300.00 will be interest bearing. The deferred amount of \$13,918.47, will become due by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire interest Bearing Principal Balance, or (iii) the new Maturity Date.
2. Debtor shall remain responsible to all other covenants, agreements, and requirements of the Mortgage, including without limitation, the covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments as set out in the Mortgage, unless specifically waived in the proposed loan modification.
3. The modification is approved by the Court and the parties may enter into the loan modification agreement should the parties so choose.

4. In the event the loan modification is consummated by the parties and the pre-petition arrears are capitalized into the loan, this Order shall serve to amend Creditor's Proof of Claim. No additional amendment of the Proof of Claim shall be required.
5. Debtor shall file an Amended Schedule J and Modified Plan within twenty (20) days of the date of this Order.

It is hereby ORDERED and DECREED that the Motion to Approve Loan Modification is GRANTED.

By the Court:



Dated: April 20, 2017

Judge Stephen Raslavich